

### **REMARKS**

Claims 16-31 remain in this application. Claims 16 and 25 were amended in this response. No new matter has been introduced as a result of these amendments.

In the Office Action dated June 10, 2004, the Examiner rejected claims 16-31 under 35 U.S.C. § 102(b) as being anticipated by *Teicher* (U.S. Patent No. 5,744,787). For the following reasons, Applicant respectfully traverses such rejection and respectfully requests the withdrawal thereof.

Applicant respectfully reiterates that the claims clearly indicate that the transfer of money from a first electronic settlement account (of the user) to a second electronic settlement account (of the respective service operator) may be accomplished in “real time.” Furthermore, the claims recite elements where, once a trigger signal has been received, a sum of money is reserved in the user’s account, and the reserved sum is transferred from the user account (i.e., first account) to a service user account (i.e., second account), which is managed on the user account server, while, at the same time, increasing the credit balance of the prepaid account.

Conversely, the *Teicher* reference only teaches a payment process which includes a veritable intermediate step by which any amount of money to be deposited by a user is done so into an “electronic cash drawer.” Pursuant to such intermediate step, there is a period of time in which the designated amount of money is neither on the account of the service user (paying side) nor on the account of the service operator (receiving side). Applicant respectfully submits that the *Teicher* reference clearly does not teach or suggest, nor even contemplate, any sort of method or system whereby funds are available to a respective service operator immediately; i.e., in real time. Furthermore, *Teicher* does not disclose the aforementioned configuration where a sum of money is reserved in the user’s account, and the reserved sum is transferred from the user account (i.e., first account) to a service user account (i.e., second account), which is managed on the user account server, while, at the same time, increasing the credit balance of the prepaid account..

In light of the above, Applicant respectfully submits that claims 16-31 of the present application are both novel and non-obvious over the art of record. Accordingly, Applicant respectfully requests that a timely Notice of Allowance be issued in this case. If any fees are due

in connection with this application as a whole, the Examiner is authorized to deduct such fees from deposit account no. 02-1818. If such a deduction is made, please indicate the attorney docket number (0112857-355) on the account statement.

Respectfully submitted,

BELL, BOYD & LLOYD LLC

BY

A handwritten signature in black ink, appearing to read "Peter Zura", written over a horizontal line.

Peter Zura

Reg. No. 48,196

P.O. Box 1135

Chicago, Illinois 60690-1135

Phone: (312) 807-4208

Dated: October 12, 2004